

6/6/2011
Ross Thayer
28304 Golden Meadow Dr
Rancho Palos Verdes, CA 90275

Dear Ross,

We are pleased to offer you a position as Mortgage Loan Officer at GMAC Mortgage. Upon acceptance of this offer, your start date will be 6/27/2011.

For your first four pay periods, you are subject to the following terms and conditions with respect to your compensation:

You will be eligible to receive a non-recoverable (no deficit carried forward) draw every pay period up to eight weeks in the amount of \$7,500.00 per pay period which equates to \$93.75 an hour, less all applicable taxes and other withholdings against commissions in the event you receive both recoverable and non-recoverable draws in the same month, any commissions earned will be applied to recoverable draws first and then non-recoverable draws until the draws are completely set off. If for any reason your employment should terminate, GMAC Mortgage shall pay you a pro-rated portion of the minimum draw through your last effective day of employment.

For your next two pay periods, you are subject to the following terms and conditions with respect to your compensation:

You will be eligible to receive a non-recoverable (no deficit carried forward) draw every pay period up to four weeks in the amount of \$1,280.00 per pay period which equates to \$16.00 an hour, less all applicable taxes and other withholdings against commissions in the event you receive both recoverable and non-recoverable draws in the same month, any commissions earned will be applied to recoverable draws first and then non-recoverable draws until the draws are completely set off. If for any reason your employment should terminate, GMAC Mortgage shall pay you a pro-rated portion of the minimum draw through your last effective day of employment.

Non-Recoverable Draw Standards

Pay Period (every two weeks)	Minimum Production Standard
1 – 4	Ramp-up period not held to standard
5 & 6	75%

Closed Loan Volume – Mortgage Loan Officers (MLO) are expected to close a minimum of 3 units or \$500,000 in volume each month.

After six pay periods, you are subject to the following terms and conditions with respect to your compensation:

You will receive a recoverable minimum biweekly draw in the amount of \$1,280.00 which equates to \$16.00 an hour, less all applicable taxes and other withholdings, each bi weekly payday. The amount referenced above will be chargeable against commissions for which you become eligible. Any commissions earned in excess of the minimum draw will be paid in the last pay of the month. You will receive this minimum draw every two weeks. However, any deficit will be calculated into your future commissions, so you will not earn any commission in excess of the minimum draw until your deficit is fully recovered. If for any reason your employment should terminate, GMAC Mortgage shall pay you a pro-rated portion of the minimum draw through your last effective day of employment.

Additionally, you will be eligible for a guaranteed minimum 75 basis points on all new applications originated in the first 6 months of employment through 12/27/2011 that ultimately fund/close; provided that the closed loan meets all company required policies and generates a positive net revenue.

In addition, GMAC Mortgage will provide \$1,000.00 of marketing dollars to be used towards the Marketing on Demand (MOD) website.

These terms and conditions will be in effect from the first day of employment until you receive notification otherwise. GMAC Mortgage reserves the right to change, rescind or modify the terms and conditions of any portion of any compensation plan, in its discretion, with or without notice, at any time.

You are scheduled and required to attend and complete a one week New Loan Officer Orientation held in Fort Washington, PA. According to individual state licensing laws, you will be required to acquire and maintain all required licensing for your respective states. Travel arrangements will be made for you, details of which will be forth coming.

You must at all times possess a valid motor vehicle driver's license and will be required to provide evidence thereof at the commencement of your employment and thereafter at any time requested. Should your license become suspended or revoked, termination of employment could result.

GMAC offers employees a comprehensive Total Rewards program that is designed to meet your needs both professionally and personally. It includes a pay-for-performance philosophy and benefits that are market-competitive. For more details on the Total Rewards you will receive as a new employee and the employee contribution required for some benefit plans, see the attached/enclosed information.

The Immigration Reform and Control Act (IRCA) of 1986 requires employers to verify the identity and the authorization of all employees to work in the United States. A list of all documents accepted by the Immigration and Naturalization Service will be provided. Should you accept this offer, you must bring one original document from List A OR one document from List B and one document from List C on your first day of employment. These documents will be reviewed and verified for your file and the originals returned to you. In addition to the documents required under IRCA, please present a copy of your Social Security card on your first day of employment so that we may ensure timely and accurate posting of your wages to your Social Security earnings record.

The Company conducts a mandatory pre-employment background investigation and drug screen on all candidates and employment is contingent upon a satisfactory result. The Company reserves the right to change or rescind the terms and conditions of your employment, including the terms of your compensation, in its discretion, at any time. Nothing in this letter or any other communication, either written or oral, is intended to constitute a contract of employment.

Federal law restricts how financial companies can use and disclose customer non-public personal information (NPPI). Customer NPPI is the property of the company with the customer relationship. If you accept this offer, we will require you to confirm that you will not bring with you customer NPPI of another company that you had access to in connection with your previous employment.

Employment with the Company is at will which means that employment can be terminated with or without cause, and with or without notice at any time, by either the Company or by you. Ross, we are excited about you joining us and look forward to welcoming you to the Company. To confirm your acceptance of this offer, please sign and date under the appropriate signature line and return the original of this letter to me.

PLEASE READ THE FOLLOWING SECTION CAREFULLY AND CONTACT YOUR RECRUITER WITH ANY QUESTIONS:

I accept the employment offer as set forth in this letter and confirm that (1) I am not a party to or bound by any written or verbal agreement with a former employer(s) that restricts me from being employed by the Company (non-compete) or prevents me from soliciting for employment or hiring at the Company any employee of my former employer(s) (non-solicitation) and (2) I will not use customer NPPI of another company in connection with my (employment by) (activities on behalf of) the Company.

If you have any agreement with your former employer that limits your ability to commence employment (non-compete) or solicit employees or former employees of your former employer(s) (non-solicitation), please contact your recruiter to discuss the agreement. Please do not Accept or Decline offer until the details of the agreement have been discussed with the recruiter. Accepting the offer without discussing the current agreement can render the employment offer null and void or result in employment termination if discovered post-hire.

Please feel free to contact me if you have any questions concerning this offer of employment.

Richard Thomas
Area Sales Manager
GMAC Mortgage

Your signature below authorizes the Company, as permitted by State law, to deduct from your earnings any monies you owe the Company, including but not limited to debts resulting from overpayment of wages to you, your failure to return or your damage to Company property, your failure to pay the balance on a Company-issued credit card, unauthorized expenses charged to the Company by you and any losses sustained by the Company as a result of any misappropriation, fraud or violation of Company policy by you.

Acceptance of this offer confirms your agreement with the terms of the Acceptable Use Policy attached. You will need to provide an electronic signature on the "Accept Offer" or "Decline Offer" to inform us of your decision. Please verify that your recruiter has received your response.

Chris & Tomoko Ho
2801 Sepulveda Bl., #107
Torrance, CA 90505
Originated 8/23/2011
Closed 9/26/2011

James Peterka
3249 Crownview Dr.
Rancho Palos Verdes, CA 90275
Originated 8/26/2011
Closed 10/5/2011

Tony & Georgina Mueller
28814 Cedarbluff Dr.
Rancho Palos Verdes, CA 90275
Originated 9/1/2011
Closed 9/27/2011

Alan Boyd
637 Whitney Ct
Vacaville, CA 95687
Originated 9/3/2011
Closed 10/19/2011

Jeffry & Diane Grossman
871 Hartzwell St
Pacific Palisades, CA 90272
Originated 8/16/2011
Closed 9/27/2011

Phil & Tammy Culshaw
115 Dover Pl
Laguna Niguel, CA 92677
Originated 9/12/2011
Closed 10/20/2011

Erwin Mauricio
22123 Figueroa St, #127
Carson, CA 90745
Originated 8/29/2011
Closed 9/28/2011

Jason Briggs, Primary Residence
Originated 4828 Macafee Rd
Torrance, CA 90505
Originated 8/11/2011
Closed 10/24/2011

Tom & Alex DeCarlo
45597 Via Puebla
Temecula, CA 92592
Originated 8/22/2011
Closed 9/29/2011

Jason Briggs, Rental Property
2610 W 235th St, #17
Torrance, CA 90505
Originated 8/11/2011
Closed 10/24/2011

Michael Green
582 W 39th St
San Pedro, CA 90731
Originated 8/29/2011
Closed 10/3/2011

David Orlando
5514 Sunnyview St
Torrance, CA 90505
Originated 9/7/2011
Closed 10/26/2011

Recording Requested By:
Ally Bank

WHEN RECORDED, RETURN TO:
FIRST AMERICAN MORTGAGE SERVICES
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING

CLOSED
8/24/13

Prepared By:
Michael Krasnay

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7104387

DEED OF TRUST 44128947

MIN 100037506878036152

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated 09/21/2011 together with all Riders to this document.

(B) "Borrower" is CHRISTOPHER MARK HO AND TOMOKO SATO HO, HUSBAND AND WIFE AS COMMUNITY PROPERTY WITH RIGHT TO SURVIVORSHIP

Borrower's address is 2801 Sepulveda Blvd Unit 107, Torrance, CA 90505-2865

. Borrower is the trustor under this Security Instrument.

(C) "Lender" is

Ally Bank

Lender is a **Bank Chartered**

organized and existing under the laws of **Utah**

CALIFORNIA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

Form 3005 1/01

Wolters Kluwer Financial Services

VMP®-6A(CA) (07/11)

Page 1 of 15

Initials

CA TH



INTEREST RATE LOCK AGREEMENT

Please Read Carefully

Borrower Name: CHRISTOPHER M. HO
TOMOKO S. HO

Loan Agent Name: Ross Thayer

Loan Agent Phone:

Loan Agent Fax: (866) 502-6563

Loan Agent Address: GMAC Mortgage, LLC
21515 Hawthorne Blvd. Ste. 200
Torrance, CA 90503-6512

Property Address: 2801 Sepulveda Blvd, Unit 107
Torrance, CA 90505-2865

Loan Number: 000687803615

Loan Agent Email: Ross.Thayer@gmacm.com

Ally Bank Hereinafter referred to as "Lender".

Interest Rate Lock Agreement Date: August 23, 2011

My interest rate and points are locked-in under the following terms:

Interest Rate*:	3.750 %	Lock Expiration Date:	10/07/2011
Total Points:	0.000 %	Interest Rate Lock Date:	08/23/2011
<i>Each point is equal to 1.0% of the Loan Amount.</i>			

My locked-in interest rate and points are based upon specific loan characteristics including, but not limited to, those outlined below. Any changes to these loan characteristics that impact my lock-in interest rate, total points, fees, and/or loan eligibility may result in this Interest Rate Lock Agreement ("Agreement") becoming null and void at the option of Lender.

LOAN AMOUNT: \$ 284,000.00 **LOAN TERM:** 180 (months)

LOAN PROGRAM: 15 Year Fixed

LOAN TYPE: Conventional **DOCUMENTATION:** Standard/Full Documentation

PROPERTY: Condominium **PURPOSE:** Refinance **OCCUPANCY:** Primary Residence

ESCROW/IMPOUND ACCOUNT: Loan ☐ is / ☒ is not subject to a required escrow (impound) account.

LOAN TO VALUE: 49.00 % **COMBINED LOAN TO VALUE:** 69.00 % **DEBT TO INCOME:** 31.35 %

If my Lock-in Expiration Date needs to be extended, I must contact the Lender prior to the Lock-in Expiration Date to request an extension ("Extension"). Lender will communicate to me the Extension options and the associated costs and will determine if the Extension request will be granted. It is the Lender's policy not to set or extend the Lock-in Expiration Date more than ninety (90) calendar days past the Lock-in Date.

If I have the right to rescind my loan, my loan must close at least four (4) business days prior to the Lock-in Expiration Date. If my loan does not close and disburse by the Lock-in Expiration Date (as extended by any Extension), this Agreement shall terminate on the Lock-in Expiration Date (as extended by any Extension). If this Agreement terminates or expires before my loan closes and disburses, I agree that the interest rate, points and fees in connection with my loan shall be as set forth in the table in Section D, below.

* If I am applying for an adjustable rate mortgage loan, the Interest Rate is for the initial term only and is subject to change in accordance with the terms of the adjustable rate mortgage loan documents.

Interest Rate Lock Agreement (MultiState)

2460R2 (03/2011)

Page 1 of 8

000687803615
08/23/2011 02:09pm

*date*Recording Requested By:
Ally BankReturn To:
Ally Bankc/o Indecomm, 2925 Country
Drive Mail Stop ED- GM 3000,
St. Paul, MN 55117Prepared By:
Valorien Harrell*DATE CLOSED*09/29/2011
20111322460*7583-07-023*

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DEED OF TRUST

MIN 100037506878082115

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated 09/20/2011 together with all Riders to this document.

(B) "Borrower" is Anthony J. Mueller and Georgina M. Mueller, as trustee of the Anthony J. Mueller and Georgina M. Mueller Family Trust September 30, 2010.

Borrower's address is 400 Richmond St Unit 4, El Segundo, CA 90245-3769

Borrower is the trustor under this Security Instrument.

(C) "Lender" is
Ally BankLender is a Bank Chartered
organized and existing under the laws of Utah

CALIFORNIA Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

Form 3005 1/01

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VMP 10-8A(CA) (0711)

Page 1 of 15

Includes

MEM*2607116532-10*

INTEREST RATE LOCK AGREEMENT

Please Read Carefully

Borrower Name: ANTHONY JAMES MUELLER
GEORGINA MARGAROT MUELLER

Loan Agent Name: Ross Thayer

Loan Agent Phone:

Loan Agent Fax: (866) 502-6563

Loan Agent Address: GMAC Mortgage, LLC
21515 Hawthorne Blvd. Ste. 200
Torrance, CA 90503-6512

Property Address: 28814 Cedarbluff Dr
Rancho Palos Verdes, CA 90275-3118

Loan Number: 000687808211

Loan Agent Email: Ross.Thayer@gmacm.com

Ally Bank Hereinafter referred to as "Lender".

Interest Rate Lock Agreement Date: September 01, 2011

My interest rate and points are locked-in under the following terms:

Interest Rate*:	4.375 %	Lock Expiration Date:	10/03/2011
Total Points:	0.000 %	Interest Rate Lock Date:	09/01/2011
<i>Each point is equal to 1.0% of the Loan Amount.</i>			

My locked-in interest rate and points are based upon specific loan characteristics including, but not limited to, those outlined below. Any changes to these loan characteristics that impact my lock-in interest rate, total points, fees, and/or loan eligibility may result in this Interest Rate Lock Agreement ("Agreement") becoming null and void at the option of Lender.

LOAN AMOUNT: \$ 729,750.00 **LOAN TERM:** 360 (months)

LOAN PROGRAM: Fixed Rate Mortgage

LOAN TYPE: Conventional **DOCUMENTATION:** High-Balance Loan Limit

PROPERTY: One Family **PURPOSE:** Purchase **OCCUPANCY:** Primary Residence

ESCROW/IMPOUND ACCOUNT: Loan ☐ is / ☒ is not subject to a required escrow (impound) account.

LOAN TO VALUE: 79.00 % **COMBINED LOAN TO VALUE:** 79.00 % **DEBT TO INCOME:** 28.24 %

If my Lock-in Expiration Date needs to be extended, I must contact the Lender prior to the Lock-in Expiration Date to request an extension ("Extension"). Lender will communicate to me the Extension options and the associated costs and will determine if the Extension request will be granted. It is the Lender's policy not to set or extend the Lock-in Expiration Date more than ninety (90) calendar days past the Lock-in Date.

If I have the right to rescind my loan, my loan must close at least four (4) business days prior to the Lock-in Expiration Date. If my loan does not close and disburse by the Lock-in Expiration Date (as extended by any Extension), this Agreement shall terminate on the Lock-in Expiration Date (as extended by any Extension). If this Agreement terminates or expires before my loan closes and disburses, I agree that the interest rate, points and fees in connection with my loan shall be as set forth in the table in Section D, below.

* If I am applying for an adjustable rate mortgage loan, the Interest Rate is for the initial term only and is subject to change in accordance with the terms of the adjustable rate mortgage loan documents.

Progressive
Recording Requested By:
Ally Bank

Return To:
Ally Bank

c/o Indecomm, 2925 Country
Drive Mail Stop FD- GM 3000,
St. Paul, MN 55117

Prepared By:
Evan Jeck

DATE CLOSED

16
2

4423-27-22

PR 118595

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DEED OF TRUST

MIN 100037506877982604

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 10.

(A) "Security Instrument" means this document, which is dated 09/22/2011 together with all Riders to this document.

(B) "Borrower" is

JEFFRY A. GROSSMAN, TRUSTEE OF THE JEFFRY A. GROSSMAN TRUST DATED JUNE 13, 2006, AS TO AN UNDIVIDED 20% INTEREST AND DIANE BOURESTON GROSSMAN, TRUSTEE OF THE DIANE BOURESTON LIVING TRUST, DATED APRIL 15, 1999, AS AMENDED, AS TO AN UNDIVIDED 80% INTEREST

Borrower's address is 871 Hartzell Street, Pacific Palisades, CA 90272-3817

Borrower is the trustor under this Security Instrument.

(C) "Lender" is

Ally Bank

Lender is a **Bank Chartered**

organized and existing under the laws of **Utah**

CALIFORNIA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

Form 3006 1/01

Wolters Kluwer Financial Services

VMP®-SA(CA) (0711)

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Initials

JP
DP



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INTEREST RATE LOCK AGREEMENT

Please Read Carefully

Borrower Name: Jeffry A. Grossman

Loan Agent Name: Ross Thayer

DIANE M. BOURESTON GROSSMAN

Loan Agent Phone:

Loan Agent Fax: (866) 502-6563

Loan Agent Address: GMAC Mortgage, LLC
21515 Hawthorne Blvd. Ste. 200
Torrance, CA 90503-6512

Property Address: 871 Hartzell St
Pacific Palisades, CA 90272-3817

Loan Number: 000687798260

Loan Agent Email: Ross.Thayer@gmacm.com

Ally Bank Hereinafter referred to as "Lender".

Interest Rate Lock Agreement Date: August 16, 2011

My interest rate and points are locked-in under the following terms:

Interest Rate*:	4.250 %	Lock Expiration Date:	09/30/2011
Total Points:	0.000 %	Interest Rate Lock Date:	08/16/2011
Each point is equal to 1.0% of the Loan Amount.			

My locked-in interest rate and points are based upon specific loan characteristics including, but not limited to, those outlined below. Any changes to these loan characteristics that impact my lock-in interest rate, total points, fees, and/or loan eligibility may result in this Interest Rate Lock Agreement ("Agreement") becoming null and void at the option of Lender.

LOAN AMOUNT: \$ 702,000.00 LOAN TERM: 360 (months)

LOAN PROGRAM: Fixed Rate Mortgage

LOAN TYPE: Conventional

DOCUMENTATION: High-Balance Loan Limit

PROPERTY: One Family

PURPOSE: Refinance

OCCUPANCY: Primary Residence

ESCROW/IMPOUND ACCOUNT: Loan ☐ is / ☒ is not subject to a required escrow (impound) account.

LOAN TO VALUE: 57.00 % COMBINED LOAN TO VALUE: 57.00 % DEBT TO INCOME: 26.77 %

If my Lock-in Expiration Date needs to be extended, I must contact the Lender prior to the Lock-in Expiration Date to request an extension ("Extension"). Lender will communicate to me the Extension options and the associated costs and will determine if the Extension request will be granted. It is the Lender's policy not to set or extend the Lock-in Expiration Date more than ninety (90) calendar days past the Lock-in Date.

If I have the right to rescind my loan, my loan must close at least four (4) business days prior to the Lock-in Expiration Date. If my loan does not close and disburse by the Lock-in Expiration Date (as extended by any Extension), this Agreement shall terminate on the Lock-in Expiration Date (as extended by any Extension). If this Agreement terminates or expires before my loan closes and disburses, I agree that the interest rate, points and fees in connection with my loan shall be as set forth in the table in Section D, below.

* If I am applying for an adjustable rate mortgage loan, the Interest Rate is for the initial term only and is subject to change in accordance with the terms of the adjustable rate mortgage loan documents.

LSI TITLE COMPANY

Recording Requested By:
Ally Bank

Return To:
Ally Bank

c/o Indecomm, 2925 Country
Drive Mail Stop ED- GM 3000,
St. Paul, MN 55117

CLOSED
9/28/2011

Prepared By:
Michael Krasnay

110209866
APN 7341-001-063 (Space Above This Line For Recording Data)
DEED OF TRUST

MIN 100037506877956673

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16

(A) "Security Instrument" means this document, which is dated 09/28/2011 together with all Riders to this document

(B) "Borrower" is ERWIN MAURICIO and JOSELLE MAURICIO, Husband and Wife as joint tenants

Borrower's address is 22311 Figueroa Street, Carson, CA 90745-4410

Borrower is the trustor under this Security Instrument.

(C) "Lender" is
Ally Bank

Lender is a Bank Chartered
organized and existing under the laws of Utah

CALIFORNIA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

Form 3005 1/01

Walters Kluwer Financial Services

VMP # 8A(CA) (07/11)

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Initials

EM JM



Public Record

INTEREST RATE LOCK AGREEMENT

Please Read Carefully

Borrower Name: ERWIN I. MAURICIO
JOSELLE MAURICIO

Loan Agent Name: Ross Thayer

Loan Agent Phone:

Loan Agent Fax: (866) 502-6563

Loan Agent Address: GMAC Mortgage, LLC
21515 Hawthorne Blvd. Ste. 200
Torrance, CA 90503-6512

Property Address: 22123 Figueroa St, 127
Carson, CA 90745-4466

Loan Number: 000687795667

Loan Agent Email: Ross.Thayer@gmacm.com

Ally Bank Hereinafter referred to as "Lender".

Interest Rate Lock Agreement Date: August 23, 2011

My interest rate and points are locked-in under the following terms:

Interest Rate*:	4.875 %	Lock Expiration Date:	09/21/2011
Total Points:	1.025 %	Interest Rate Lock Date:	08/22/2011
<i>Each point is equal to 1.0% of the Loan Amount.</i>			

My locked-in interest rate and points are based upon specific loan characteristics including, but not limited to, those outlined below. Any changes to these loan characteristics that impact my lock-in interest rate, total points, fees, and/or loan eligibility may result in this Interest Rate Lock Agreement ("Agreement") becoming null and void at the option of Lender.

LOAN AMOUNT: \$ 220,875.00 **LOAN TERM:** 360 (months)

LOAN PROGRAM: Fixed Rate Mortgage

LOAN TYPE: Conventional

DOCUMENTATION: Homepath

PROPERTY: Condominium

PURPOSE: Purchase

OCCUPANCY: Primary Residence

ESCROW/IMPOUND ACCOUNT: Loan ☒ is / ☐ is not subject to a required escrow (impound) account.

LOAN TO VALUE: 95.00 % **COMBINED LOAN TO VALUE:** 95.00 % **DEBT TO INCOME:** 43.21 %

If my Lock-in Expiration Date needs to be extended, I must contact the Lender prior to the Lock-in Expiration Date to request an extension ("Extension"). Lender will communicate to me the Extension options and the associated costs and will determine if the Extension request will be granted. It is the Lender's policy not to set or extend the Lock-in Expiration Date more than ninety (90) calendar days past the Lock-in Date.

If I have the right to rescind my loan, my loan must close at least four (4) business days prior to the Lock-in Expiration Date. If my loan does not close and disburse by the Lock-in Expiration Date (as extended by any Extension), this Agreement shall terminate on the Lock-in Expiration Date (as extended by any Extension). If this Agreement terminates or expires before my loan closes and disburses, I agree that the interest rate, points and fees in connection with my loan shall be as set forth in the table in Section D, below.

* If I am applying for an adjustable rate mortgage loan, the Interest Rate is for the initial term only and is subject to change in accordance with the terms of the adjustable rate mortgage loan documents.

Interest Rate Lock Agreement (MultiState)

Lawyers TitleRecording Requested By: **2001**
Ally BankReturn To:
Ally Bankc/o Indecomm, 2925 Country
Drive Mail Stop ED- GM 3000,
St. Paul, MN 55117DOC # 2011-0435543
10/03/2011 08:01A Fee:267.00
Page 1 of 42
Recorded in Official Records
County of Riverside
Larry W. Ward
Assessor, County Clerk & RecorderPrepared By:
Michael Krasnay

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DEED OF TRUST

MIN 100037506877999319

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042**DEFINITIONS**

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated 09/23/2011 together with all Riders to this document.

(B) "Borrower" is Thomas DeCarolo and Alexandra DeCarlo, Trustees of the DeCarlo Family Trust Dated October 19, 2006

Borrower's address is 26301 Dalos Drive, Torrance, CA 90505-7211

Borrower is the trustor under this Security Instrument.

(C) "Lender" is
Ally BankLender is a Bank Chartered
organized and existing under the laws of Utah

CALIFORNIA Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

Form 3005 1/01

Wolters Kluwer Financial Services

VMP 6.6A(CA) (07/11)

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Initials: T.D. (P)



INTEREST RATE LOCK AGREEMENT

Please Read Carefully

Borrower Name: THOMAS DECARLO
ALEXANDRA DECARLO

Loan Agent Name: Ross Thayer

Loan Agent Phone:

Loan Agent Fax: (866) 502-6563

Loan Agent Address: GMAC Mortgage, LLC
21515 Hawthorne Blvd. Ste. 200
Torrance, CA 90503-6512

Property Address: 45597 Via Puebla
Temecula, CA 92592-5886

Loan Number: 000687799931

Loan Agent Email: Ross.Thayer@gmacm.com

Ally Bank Hereinafter referred to as "Lender".

Interest Rate Lock Agreement Date: August 23, 2011

My interest rate and points are locked-in under the following terms:

Interest Rate*:	4.500 %	Lock Expiration Date:	09/22/2011
Total Points:	0.000 %	Interest Rate Lock Date:	08/23/2011
Each point is equal to 1.0% of the Loan Amount.			

My locked-in interest rate and points are based upon specific loan characteristics including, but not limited to, those outlined below. Any changes to these loan characteristics that impact my lock-in interest rate, total points, fees, and/or loan eligibility may result in this Interest Rate Lock Agreement ("Agreement") becoming null and void at the option of Lender.

LOAN AMOUNT: \$ 255,000.00 LOAN TERM: 360 (months)

LOAN PROGRAM: Fixed Rate Mortgage

LOAN TYPE: Conventional

DOCUMENTATION: Standard/Full Documentation

PROPERTY: One Family

PURPOSE: Purchase

OCCUPANCY: Second Home

ESCROW/IMPOUND ACCOUNT: Loan ☐ is / ☒ is not subject to a required escrow (impound) account.

LOAN TO VALUE: 74.00 % COMBINED LOAN TO VALUE: 74.00 % DEBT TO INCOME: 48.19 %

If my Lock-in Expiration Date needs to be extended, I must contact the Lender prior to the Lock-in Expiration Date to request an extension ("Extension"). Lender will communicate to me the Extension options and the associated costs and will determine if the Extension request will be granted. It is the Lender's policy not to set or extend the Lock-in Expiration Date more than ninety (90) calendar days past the Lock-in Date.

If I have the right to rescind my loan, my loan must close at least four (4) business days prior to the Lock-in Expiration Date. If my loan does not close and disburse by the Lock-in Expiration Date (as extended by any Extension), this Agreement shall terminate on the Lock-in Expiration Date (as extended by any Extension). If this Agreement terminates or expires before my loan closes and disburses, I agree that the interest rate, points and fees in connection with my loan shall be as set forth in the table in Section D, below.

* If I am applying for an adjustable rate mortgage loan, the Interest Rate is for the initial term only and is subject to change in accordance with the terms of the adjustable rate mortgage loan documents.

Branch :ETQ,User :T026

Supporting Documents **DPG 14 of 26 CLOSED**

Station ID :XNXB

2

LSI Title Company (CA)Recording Requested By:
Ally BankReturn To:
Ally Bankc/o Indecomm, 2925 Country
Drive Mail Stop ED- GM 3000
St. Paul, MN 55117Prepared By:
Roxann Frazier
Ally Bank
1100 Virginia Drive
Fort Washington, PA 19034

110220753
APR 7 467-019-025
 State of California

[Space Above This Line For Recording Data]

DEED OF TRUST

FHA Case No. 1975569439703

MIN 100037506877983156

THIS DEED OF TRUST ("Security Instrument") is made on **September 30, 2011**
 The Trustor is **MICHAEL W. GREEN and MICHELLE M. GREEN, HUSBAND AND WIFE AS JOINT TENANTS.**

582 W 39th St., San Pedro, CA 90731-6907
 ("Borrower"). The trustee is **Executive Trustee Services, Inc.**

, whose address is

("Trustee"). The beneficiary is Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, as hereinafter defined, and Lender's successors and assigns). MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS. **Ally Bank**

("Lender") is organized and existing under the laws of **Utah**
 has an address of **1100 Virginia Drive, Fort Washington, PA 19034**

, and

Borrower owes Lender the principal sum of
Three Hundred Eighty Eight Thousand Six Hundred Thirty Two and 00/100
 Dollars (U.S. \$ **388,632.00**).

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on **October 1, 2041**

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the
1004NCA **000687798315** **09/29/2011 10:41am**

FHA California Deed of Trust with MERS - 4/96
 Wolters Kluwer Financial Services

VMP®-4N(CA) (0711)
 Page 1 of 8

Amended 11/07
 Initials: *[Signature]*



174

Recording Requested By:
Ally Bank

WHEN RECORDED, RETURN TO:
FIRST AMERICAN MORTGAGE SERVICES
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING

CLOSED
10/5/13

Prepared By:
LeeAnn Schiller

[Space Above This Line For Recording Data]

7105673

DEED OF TRUST

44148114 (16)

MIN 100037506878037622

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated 09/30/2011 together with all Riders to this document.

(B) "Borrower" is ANNA G. DEL RIO, A MARRIED WOMAN AND JAMES JEROME PETERGA III, FAMILY TRUST JAMES JEROME PETERGA III SEP. 14, 2004

Borrower's address is 3249 Crownview Dr, Rancho Palos Verdes, CA 90275-6415
Borrower is the trustor under this Security Instrument.

(C) "Lender" is

Ally Bank

Lender is a Bank Chartered
organized and existing under the laws of Utah

CALIFORNIA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

Form 3005 1/01

Wolters Kluwer Financial Services

VMP 10-5A(CA) (0711)

Page 1 of 15

Initials: DL AM



INTEREST RATE LOCK AGREEMENT

Please Read Carefully

Borrower Name: JAMES J. PETERKA III
ANNA G. DEL RIO

Loan Agent Name: Ross Thayer

Loan Agent Phone:

Loan Agent Fax: (866) 502-6563

Loan Agent Address: GMAC Mortgage, LLC
21515 Hawthorne Blvd. Ste. 200
Torrance, CA 90503-6512

Property Address: 3249 Crownview Dr
Rancho Palos Verdes, CA 90275-6415

Loan Number: 000687803762

Loan Agent Email: Ross.Thayer@gmacm.com

Ally Bank Hereinafter referred to as "Lender".

Interest Rate Lock Agreement Date: September 01, 2011

My interest rate and points are locked-in under the following terms:

Interest Rate*:	4.375 %	Lock Expiration Date:	10/03/2011
Total Points:	0.000 %	Interest Rate Lock Date:	09/01/2011
Each point is equal to 1.0% of the Loan Amount.			

My locked-in interest rate and points are based upon specific loan characteristics including, but not limited to, those outlined below. Any changes to these loan characteristics that impact my lock-in interest rate, total points, fees, and/or loan eligibility may result in this Interest Rate Lock Agreement ("Agreement") becoming null and void at the option of Lender.

LOAN AMOUNT: \$ 667,000.00 LOAN TERM: 360 (months)

LOAN PROGRAM: Fixed Rate Mortgage

LOAN TYPE: Conventional

DOCUMENTATION: High-Balance Loan Limit

PROPERTY: One Family

PURPOSE: Refinance

OCCUPANCY: Primary Residence

ESCROW/IMPOUND ACCOUNT: Loan ☐ is / ☒ is not subject to a required escrow (impound) account.

LOAN TO VALUE: 48.00 % COMBINED LOAN TO VALUE: 65.00 % DEBT TO INCOME: 29.28 %

If my Lock-in Expiration Date needs to be extended, I must contact the Lender prior to the Lock-in Expiration Date to request an extension ("Extension"). Lender will communicate to me the Extension options and the associated costs and will determine if the Extension request will be granted. It is the Lender's policy not to set or extend the Lock-in Expiration Date more than ninety (90) calendar days past the Lock-in Date.

If I have the right to rescind my loan, my loan must close at least four (4) business days prior to the Lock-in Expiration Date. If my loan does not close and disburse by the Lock-in Expiration Date (as extended by any Extension), this Agreement shall terminate on the Lock-in Expiration Date (as extended by any Extension). If this Agreement terminates or expires before my loan closes and disburses, I agree that the interest rate, points and fees in connection with my loan shall be as set forth in the table in Section D, below.

* If I am applying for an adjustable rate mortgage loan, the Interest Rate is for the initial term only and is subject to change in accordance with the terms of the adjustable rate mortgage loan documents.

DATE
CLOSED

First American Title

Recorded in Official Records, Solano County

Marc C. Tonnesen
Assessor/Recorder

10/21/2011
8:00 AM
AR21
XX

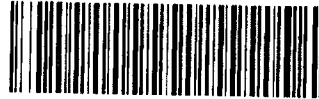
Recording Requested By:
Ally Bank

Return To:
Ally Bank

c/o Indecomm, 2925 Country
Drive Mail Stop FD- GM 3000,
St. Paul, MN 55117

03 First American Title Co

Doc#: 201100094009



Titles: 1 Pages: 19

Fees	70.00
Taxes	0.00
Other	0.00
PAID	\$70.00

Prepared By:
Michael Krasnay

3671911 T.D.

[Space Above This Line For Recording Data]

DEED OF TRUST

MIN 100037506878011882

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated 10/14/2011 together with all Riders to this document.

(B) "Borrower" is Alan Boyd and Joyce Lynn Boyd, Husband and Wife

AB
JLB
AS JOINT TENANTS

Borrower's address is 555 Mountain View Road, Lakeport, CA 95453

Borrower is the trustor under this Security Instrument.

(C) "Lender" is

Ally Bank

Lender is a Bank Chartered

organized and existing under the laws of Utah

CALIFORNIA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

Form 3005 1/01

Wolters Kluwer Financial Services

VMP®-8A(CA) (0711)

Page 1 of 15

Initials:

AB
JLB



RECORDED AT THE REQUEST
OF CHICAGO TITLE COMPANY

Recording Requested By:
Ally Bank

Return To:
Ally Bank

c/o Indecomm, 2925 Country
Drive Mail Stop PD- GM 3000
St. Paul, MN 55117

Prepared By:
Deshawn Myers
Ally Bank
1100 Virginia Drive
Fort Washington, PA 19034

Recorded in Official Records, Orange County

Tom Daly, Clerk-Recorder



45.00

2011000525256 08:00am 10/21/11

93 401 D11 13

0.00 0.00 0.00 0.00 36.00 0.00 0.00 0.00

DATE
CLOSED

118620452 [Space Above This Line For Recording Data]

State of California 3/3-13

DEED OF TRUST

FHA Case No.

0486721811734

MIN 100037506878038935

THIS DEED OF TRUST ("Security Instrument") is made on October 19, 2011
The Trustor is Philip Culshaw and Tanny Culshaw, Husband and Wife as Joint Tenants

115 Dover Pl, Laguna Niguel, CA 92677-4727
("Borrower"). The trustee is Executive Trustee Services, Inc.

, whose address is

("Trustee"). The beneficiary is Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, as hereinafter defined, and Lender's successors and assigns). MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS. Ally Bank

("Lender") is organized and existing under the laws of Utah
has an address of 1100 Virginia Drive, Fort Washington, PA 19034

Borrower owes Lender the principal sum of
Three Hundred Twenty Six Thousand Five Hundred Seven and 00/100

Dollars (U.S. \$326,507.00).

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on November 1, 2041

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the

1004NCA

000687803893

10/19/2011 01:00pm

FHA California Deed of Trust with MERS - 4/96
Walters Kluwer Financial Services

VMP®-4N(CA) (0711)

Amended 11/07

Page 1 of 8

Initials: PC
TC



INTEREST RATE LOCK AGREEMENT

Please Read Carefully

Borrower Name: Philip Culshaw
Tammy Culshaw

Loan Agent Name: Ross Thayer

Loan Agent Phone:

Loan Agent Fax: (866) 502-6563

Loan Agent Address: GMAC Mortgage, LLC
21515 Hawthorne Blvd. Ste. 200
Torrance, CA 90503-6512

Property Address: 115 Dover Pl
Laguna Niguel, CA 92677-4727

Loan Number: 000687803893

Loan Agent Email: Ross.Thayer@gmacm.com

Ally Bank Hereinafter referred to as "Lender".

Interest Rate Lock Agreement Date: September 20, 2011

My interest rate and points are locked-in under the following terms:

Interest Rate*:	3.990 %	Lock Expiration Date:	10/20/2011
Total Points:	0.000 %	Interest Rate Lock Date:	09/20/2011
<i>Each point is equal to 1.0% of the Loan Amount.</i>			

My locked-in interest rate and points are based upon specific loan characteristics including, but not limited to, those outlined below. Any changes to these loan characteristics that impact my lock-in interest rate, total points, fees, and/or loan eligibility may result in this Interest Rate Lock Agreement ("Agreement") becoming null and void at the option of Lender.

LOAN AMOUNT: \$ 336,254.00 **LOAN TERM:** 360 (months)

LOAN PROGRAM: FHA Fixed Rate 30 Year

LOAN TYPE: FHA **DOCUMENTATION:** Standard/Full Documentation

PROPERTY: Condominium **PURPOSE:** Purchase **OCCUPANCY:** Primary Residence

ESCROW/IMPOUND ACCOUNT: Loan ☒ is / ☐ is not subject to a required escrow (impound) account.

LOAN TO VALUE: 96.50 % **COMBINED LOAN TO VALUE:** 96.50 % **DEBT TO INCOME:** 48.70 %

If my Lock-in Expiration Date needs to be extended, I must contact the Lender prior to the Lock-in Expiration Date to request an extension ("Extension"). Lender will communicate to me the Extension options and the associated costs and will determine if the Extension request will be granted. It is the Lender's policy not to set or extend the Lock-in Expiration Date more than ninety (90) calendar days past the Lock-in Date.

If I have the right to rescind my loan, my loan must close at least four (4) business days prior to the Lock-in Expiration Date. If my loan does not close and disburse by the Lock-in Expiration Date (as extended by any Extension), this Agreement shall terminate on the Lock-in Expiration Date (as extended by any Extension). If this Agreement terminates or expires before my loan closes and disburses, I agree that the interest rate, points and fees in connection with my loan shall be as set forth in the table in Section D, below.

* If I am applying for an adjustable rate mortgage loan, the Interest Rate is for the initial term only and is subject to change in accordance with the terms of the adjustable rate mortgage loan documents.

Branch :ETQ,User :JETR

PROGRESSIVE TITLE CO.

Recording Requested By:
Ally BankReturn To:
Ally Bankc/o Indecomm, 2925 Country
Drive Mail Stop ED- GM 3000,
St. Paul, MN 55117Prepared By:
Evan Jeck

DATE CLOSED



[Space Above This Line For Recording Date]

DEED OF TRUST

MIN 100037506877980822

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated 10/18/2011 together with all Riders to this document.

(B) "Borrower" is JASON E. BRIGGS and MICHELLE K. BRIGGS, Trustees of The 2010 Jason E. Briggs and Michelle K. Briggs Revocable Trust Dated April 1, 2010

Borrower's address is 4828 Macafee Rd, Torrance, CA 90505-4327

Borrower is the trustor under this Security Instrument.

(C) "Lender" is

Ally Bank

Lender is a Bank Chartered

organized and existing under the laws of Utah

CALIFORNIA Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

Form 3005 1/01

Wollers Kluwer Financial Services

VMP #6A(CA) (8/11)

Page 1 of 18

Initials:

MB



PR 1110968

INTEREST RATE LOCK AGREEMENT

Please Read Carefully

Borrower Name: JASON E. BRIGGS
MICHELLE BRIGGS

Loan Agent Name: Ross Thayer

Loan Agent Phone:

Loan Agent Fax: (866) 502-6563

Loan Agent Address: GMAC Mortgage, LLC
21515 Hawthorne Blvd. Ste. 200
Torrance, CA 90503-6512

Property Address: 4828 Macafee Rd
Torrance, CA 90505-4327

Loan Number: 000687795768

Loan Agent Email: Ross.Thayer@gmacm.com

Ally Bank Hereinafter referred to as "Lender".

Interest Rate Lock Agreement Date: August 11, 2011

My interest rate and points are locked-in under the following terms:

Interest Rate*:	3.625 %	Lock Expiration Date:	09/26/2011
Total Points:	0.000 %	Interest Rate Lock Date:	08/11/2011
Each point is equal to 1.0% of the Loan Amount.			

My locked-in interest rate and points are based upon specific loan characteristics including, but not limited to, those outlined below. Any changes to these loan characteristics that impact my lock-in interest rate, total points, fees, and/or loan eligibility may result in this Interest Rate Lock Agreement ("Agreement") becoming null and void at the option of Lender.

LOAN AMOUNT: \$ 350,500.00 LOAN TERM: 180 (months)

LOAN PROGRAM: 15 Year Fixed

LOAN TYPE: Conventional DOCUMENTATION: Standard/Full Documentation

PROPERTY: One Family PURPOSE: Refinance OCCUPANCY: Primary Residence

ESCROW/IMPOUND ACCOUNT: Loan ☐ is / ☒ is not subject to a required escrow (impound) account.

LOAN TO VALUE: 54.00 % COMBINED LOAN TO VALUE: 54.00 % DEBT TO INCOME: 43.78 %

If my Lock-in Expiration Date needs to be extended, I must contact the Lender prior to the Lock-in Expiration Date to request an extension ("Extension"). Lender will communicate to me the Extension options and the associated costs and will determine if the Extension request will be granted. It is the Lender's policy not to set or extend the Lock-in Expiration Date more than ninety (90) calendar days past the Lock-in Date.

If I have the right to rescind my loan, my loan must close at least four (4) business days prior to the Lock-in Expiration Date. If my loan does not close and disburse by the Lock-in Expiration Date (as extended by any Extension), this Agreement shall terminate on the Lock-in Expiration Date (as extended by any Extension). If this Agreement terminates or expires before my loan closes and disburses, I agree that the interest rate, points and fees in connection with my loan shall be as set forth in the table in Section D, below.

* If I am applying for an adjustable rate mortgage loan, the Interest Rate is for the initial term only and is subject to change in accordance with the terms of the adjustable rate mortgage loan documents.

Interest Rate Lock Agreement (MultiState)

2460R2 (03/2011)

Page 1 of 8

000687795768
08/11/2011 02:30pm

PROGRESSIVE TITLE

Recording Requested By:
Ally Bank

Return To:
Ally Bank

c/o Indecomm, 2925 Country
Drive Mail Stop FD- GM 3000,
St. Paul, MN 55117

Prepared By:
Evan Jeck

DATE CLOSED

10/25/2011



20111439394

[Space Above This Line For Recording Data]

DEED OF TRUST

MIN 100037506877957689

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated 10/18/2011 together with all Riders to this document.

(B) "Borrower" is JASON E. BRIGGS and MICHELLE K. BRIGGS, Trustees of The 2010 Jason E. Briggs and Michelle K. Briggs Revocable Trust dated April 1, 2010

Borrower's address is 4828 Macafee Rd, Torrance, CA 90505-4327

Borrower is the trustor under this Security Instrument.

(C) "Lender" is
Ally Bank

Lender is a Bank Chartered
organized and existing under the laws of Utah

CALIFORNIA Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

Form 3005 1/01

Wolters Kluwer Financial Services

VMP ®-BA(CA) (0711)

Page 1 of 15

Initials:

[Handwritten initials: JEB and MKB]



P2110943

LOS ANGELES, CA Document:TD 2011.1439394

Printed on:8/15/2013 2:18 PM

Page:2 of 17

INTEREST RATE LOCK AGREEMENT

Please Read Carefully

Borrower Name: JASON E. BRIGGS
MICHELLE BRIGGS

Loan Agent Name: Ross Thayer

Loan Agent Phone:

Loan Agent Fax: (866) 502-6563

Loan Agent Address: GMAC Mortgage, LLC
21515 Hawthorne Blvd. Ste. 200
Torrance, CA 90503-6512

Property Address: 2610 W 235th St, 17
Torrance, CA 90505-4205

Loan Number: 000687798082

Loan Agent Email: Ross.Thayer@gmacm.com

Ally Bank Hereinafter referred to as "Lender".

Interest Rate Lock Agreement Date: October 12, 2011

My interest rate and points are locked-in under the following terms:

Interest Rate*:	3.990 %	Lock Expiration Date:	10/14/2011
Total Points:	0.600 %	Interest Rate Lock Date:	08/16/2011
Each point is equal to 1.0% of the Loan Amount.			

My locked-in interest rate and points are based upon specific loan characteristics including, but not limited to, those outlined below. Any changes to these loan characteristics that impact my lock-in interest rate, total points, fees, and/or loan eligibility may result in this Interest Rate Lock Agreement ("Agreement") becoming null and void at the option of Lender.

LOAN AMOUNT: \$ 235,000.00 LOAN TERM: 180 (months)

LOAN PROGRAM: 15 Year Fixed

LOAN TYPE: Conventional

DOCUMENTATION: Standard/Full Documentation

PROPERTY: Condominium

PURPOSE: Refinance

OCCUPANCY: Investor

ESCROW/IMPOUND ACCOUNT: Loan ☐ is / ☒ is not subject to a required escrow (impound) account.

LOAN TO VALUE: 53.00 % COMBINED LOAN TO VALUE: 53.00 % DEBT TO INCOME: 49.72 %

If my Lock-in Expiration Date needs to be extended, I must contact the Lender prior to the Lock-in Expiration Date to request an extension ("Extension"). Lender will communicate to me the Extension options and the associated costs and will determine if the Extension request will be granted. It is the Lender's policy not to set or extend the Lock-in Expiration Date more than ninety (90) calendar days past the Lock-in Date.

If I have the right to rescind my loan, my loan must close at least four (4) business days prior to the Lock-in Expiration Date. If my loan does not close and disburse by the Lock-in Expiration Date (as extended by any Extension), this Agreement shall terminate on the Lock-in Expiration Date (as extended by any Extension). If this Agreement terminates or expires before my loan closes and disburses, I agree that the interest rate, points and fees in connection with my loan shall be as set forth in the table in Section D, below.

* If I am applying for an adjustable rate mortgage loan, the Interest Rate is for the initial term only and is subject to change in accordance with the terms of the adjustable rate mortgage loan documents.

Interest Rate Lock Agreement (MultiState)

2460R2 (03/2011)

Page 1 of 8

000687798082
10/12/2011 06:12am

Recording Requested By:
Ally Bank

WHEN RECORDED, RETURN TO:
FIRST AMERICAN MORTGAGE SERVICES
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING

CLOSED
10/26/2011

Prepared By:
Valorien Harrell

[Space Above This Line For Recording Data]

7109713

DEED OF TRUST

MIN 100037506878077644

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated 10/21/2011 together with all Riders to this document.

(B) "Borrower" is DAVID P. ORLANDO AND MARIANTI ORLANDO, TRUSTEES OF THE ORLANDO FAMILY TRUST DATED OCTOBER 28, 2005

Borrower's address is 5514 Sunnyview St, Torrance, CA 90505-3215

Borrower is the trustor under this Security Instrument.

(C) "Lender" is
Ally Bank

Lender is a Bank Chartered
organized and existing under the laws of Utah

CALIFORNIA Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

Form 3005 1/01

Walters Kluwer Financial Services
VMP # -6A(CA) (0711)

Page 1 of 15

Initials:

Dee
ux

